

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEVADA  
LAS VEGAS DIVISION**

In re: FIGUEROA, JORGE

§ Case No. 08-22224-LBR

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§

Debtor(s)

§

**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. The debtor filed a petition under Chapter 7 of the United States Bankruptcy Code on October 17, 2008. The undersigned trustee was appointed on October 17, 2008.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 2,509.19

Funds were disbursed in the following amounts:

Administrative expenses	<u>0.00</u>
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Payments to creditors	<u>0.00</u>
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Non-estate funds paid to 3rd Parties	<u>1,310.07</u>
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Payments to the debtor	<u>0.00</u>
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Leaving a balance on hand of <sup>1</sup>	\$ <u>1,199.12</u>
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The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing claims in this case was 07/31/2009. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$299.78. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$299.78, for a total compensation of \$299.78. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$81.39, for total expenses of \$81.39.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 04/28/2010 By: /s/James F. Lisowski, Sr., Trustee  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 08-22224-LBR

Trustee: (480230) James F. Lisowski, Sr., Trustee

Case Name: FIGUEROA, JORGE

Filed (f) or Converted (c): 10/17/08 (f)

§341(a) Meeting Date: 11/21/08

Period Ending: 04/28/10

Claims Bar Date: 07/31/09

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 3151 MARSFORD No value to estate.	153,141.00	0.00	DA	0.00	FA
2 Cash No value to estate.	30.00	0.00	DA	0.00	FA
3 Wells Fargo No value to estate.	50.00	0.00	DA	0.00	FA
4 Household Goods No value to estate.	3,000.00	0.00	DA	0.00	FA
5 Clothing No value to estate.	1,250.00	0.00	DA	0.00	FA
6 Otherwise non exempt cash and tax refunds/EITC No value to estate.	1,000.00	0.00	DA	0.00	FA
7 2008 tax refund (u) Asset.	1,198.93	1,198.93		1,198.93	FA
Int INTEREST (u)	Unknown	N/A		0.19	Unknown
<b>8 Assets Totals (Excluding unknown values)</b>	<b>\$159,669.93</b>	<b>\$1,198.93</b>		<b>\$1,199.12</b>	<b>\$0.00</b>

**Major Activities Affecting Case Closing:**

Approval of TFR by USTO

Initial Projected Date Of Final Report (TFR): November 21, 2010

Current Projected Date Of Final Report (TFR): November 21, 2010

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 08-22224-LBR  
**Case Name:** FIGUEROA, JORGE

**Taxpayer ID #:** 54-6817963  
**Period Ending:** 04/28/10

**Trustee:** James F. Lisowski, Sr., Trustee (480230)  
**Bank Name:** JPMORGAN CHASE BANK, N.A.  
**Account:** 312-2452419-65 - Money Market Account  
**Blanket Bond:** \$7,100,000.00 (per case limit)  
**Separate Bond:** N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
04/16/09		CH#88185236 US Treasury	2008 tax refund check		2,509.00		2,509.00
	{7}		1,198.93	1224-000			2,509.00
			Return debtor portion of tax refund 1,310.07	1280-000			2,509.00
04/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.03		2,509.03
05/29/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.09		2,509.12
06/22/09	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0050%	1270-000	0.07		2,509.19
06/22/09		To Account #312245241966	Prepare for closing of case	9999-000		2,509.19	0.00

<b>ACCOUNT TOTALS</b>	<b>2,509.19</b>	<b>2,509.19</b>	<b>\$0.00</b>
Less: Bank Transfers	0.00	2,509.19	
<b>Subtotal</b>	<b>2,509.19</b>	<b>0.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$2,509.19</b>	<b>\$0.00</b>	

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 08-22224-LBR  
**Case Name:** FIGUEROA, JORGE

**Trustee:** James F. Lisowski, Sr., Trustee (480230)  
**Bank Name:** JPMORGAN CHASE BANK, N.A.  
**Account:** 312-2452419-66 - Checking Account  
**Blanket Bond:** \$7,100,000.00 (per case limit)  
**Separate Bond:** N/A

**Taxpayer ID #:** 54-6817963

**Period Ending:** 04/28/10

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
06/22/09		From Account #312245241965	Prepare for closing of case	9999-000	2,509.19		2,509.19
07/15/09	101	Jorge Figueroa	Return debtor portion of 2008 tax refund	8500-002		1,310.07	1,199.12
04/20/10		Wire out to BNYM account 000245241966	Wire out to BNYM account 000245241966	9999-000	-1,199.12		0.00

<b>ACCOUNT TOTALS</b>	<b>1,310.07</b>	<b>1,310.07</b>	<b>\$0.00</b>
Less: Bank Transfers	1,310.07	0.00	
<b>Subtotal</b>	<b>0.00</b>	<b>1,310.07</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$0.00</b>	<b>\$1,310.07</b>	

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 08-22224-LBR  
**Case Name:** FIGUEROA, JORGE

**Taxpayer ID #:** 54-6817963  
**Period Ending:** 04/28/10

**Trustee:** James F. Lisowski, Sr., Trustee (480230)  
**Bank Name:** The Bank of New York Mellon  
**Account:** 9200-02452419-66 - Checking Account  
**Blanket Bond:** \$7,100,000.00 (per case limit)  
**Separate Bond:** N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
04/20/10		Wire in from JPMorgan Chase Bank, N.A. account 312245241966	Wire in from JPMorgan Chase Bank, N.A. account 312245241966	9999-000	1,199.12		1,199.12

<b>ACCOUNT TOTALS</b>	<b>1,199.12</b>	<b>0.00</b>	<b>\$1,199.12</b>
Less: Bank Transfers	1,199.12	0.00	
<b>Subtotal</b>	<b>0.00</b>	<b>0.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$0.00</b>	<b>\$0.00</b>	

	Net Receipts	Net Disbursements	Account Balances
<b>TOTAL - ALL ACCOUNTS</b>			
MMA # 312-2452419-65	2,509.19	0.00	0.00
Checking # 312-2452419-66	0.00	1,310.07	0.00
Checking # 9200-02452419-66	0.00	0.00	1,199.12
	<b>\$2,509.19</b>	<b>\$1,310.07</b>	<b>\$1,199.12</b>

## Claims Register

Case: 08-22224-LBR FIGUEROA, JORGE

Claims Bar Date: 07/31/09

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
	James F. Lisowski, Sr., Trustee P.O. Box 95695 Las Vegas, NV 89193 <2100-00 Trustee Compensation>, 200	Admin Ch. 7 10/17/08		\$299.78 \$299.78	\$0.00	\$299.78
	James F. Lisowski, Sr., Trustee P.O. Box 95695 Las Vegas, NV 89193 <2200-00 Trustee Expenses>, 200	Admin Ch. 7 10/17/08		\$81.39 \$81.39	\$0.00	\$81.39
1	CAPITAL ONE  SALT LAKE CITY, UT 84150 <7200-00 Tardy General Unsecured § 726(a)(3)>, 620	Unsecured 08/14/09	Late claim subordinated to timely filed claims.	\$4,675.00 \$4,675.00	\$0.00	\$4,675.00
2	DILLARD'S P.O. BOX 52005  PHOENIX, AZ 85072 <7200-00 Tardy General Unsecured § 726(a)(3)>, 620	Unsecured 08/14/09	Late claim subordinated to timely filed claims.	\$1,427.00 \$1,427.00	\$0.00	\$1,427.00
3	HOME DEPOT P.O. BOX 6028  THE LAKES, NV 88901 <7200-00 Tardy General Unsecured § 726(a)(3)>, 620	Unsecured 08/14/09	Late claim subordinated to timely filed claims.	\$3,000.00 \$3,000.00	\$0.00	\$3,000.00
4	HOUSE HOLD CREDIT SERV UNION PLUS P.O. BOX 7002  ANAHEIM, CA 92850 <7200-00 Tardy General Unsecured § 726(a)(3)>, 620	Unsecured 08/14/09	Late claim subordinated to timely filed claims.	\$12,522.00 \$12,522.00	\$0.00	\$12,522.00
5	HOUSEHOLD CREDIT SERV P.O. BOX 98706  LAS VEGAS, NV 89193 <7200-00 Tardy General Unsecured § 726(a)(3)>, 620	Unsecured 08/14/09	Late claim subordinated to timely filed claims.	\$12,522.00 \$12,522.00	\$0.00	\$12,522.00
JF	Jorge Figueroa 3151 Marsford Place  Las Vegas, NV 89102 <8500-00 Funds Paid to Third Parties>, 900	Unsecured 10/17/08	Return debtor portion of 2008 tax refund	\$1,310.07 \$1,310.07	\$1,310.07	\$0.00
Case Total:					\$1,310.07	\$34,527.17

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 08-22224-LBR

Case Name: FIGUEROA, JORGE

Trustee Name: James F. Lisowski, Sr., Trustee

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
N/A	

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee</i> James F. Lisowski, Sr., Trustee	\$ 299.78	\$ 81.39
<i>Attorney for trustee</i>	\$	\$
<i>Appraiser</i>	\$	\$
<i>Auctioneer</i>	\$	\$
<i>Accountant</i>	\$	\$
<i>Special Attorney for trustee</i>	\$	\$
<i>Charges,</i> U.S. Bankruptcy Court	\$	\$
<i>Fees,</i> United States Trustee	\$	\$
<i>Other</i>	\$	\$

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
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<i>Attorney for debtor</i>	_____	\$ _____	\$ _____
<i>Attorney for</i>	_____	\$ _____	\$ _____
<i>Accountant for</i>	_____	\$ _____	\$ _____
<i>Appraiser for</i>	_____	\$ _____	\$ _____
<i>Other</i>	_____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

Tardily filed claims of general (unsecured) creditors totaling \$ 34,146.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 2.4 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
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<u>1</u>	<u>CAPITAL ONE</u>	\$ <u>4,675.00</u>	\$ <u>111.99</u>
<u>2</u>	<u>DILLARD'S</u>	\$ <u>1,427.00</u>	\$ <u>34.18</u>
<u>3</u>	<u>HOME DEPOT</u>	\$ <u>3,000.00</u>	\$ <u>71.86</u>
<u>4</u>	<u>HOUSE HOLD CREDIT SERV UNION PLUS</u>	\$ <u>12,522.00</u>	\$ <u>299.96</u>
<u>5</u>	<u>HOUSEHOLD CREDIT SERV</u>	\$ <u>12,522.00</u>	\$ <u>299.96</u>

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The amount of surplus returned to the debtor after payment of all claims and interest is \$ 0.00.